

Your individual tax refund is now faster, easier, and more secure.

Bank of America



The State of Georgia Department of Revenue Individual Income Tax Refund Debit Card is a new option for receiving your individual tax refund if you did not provide a bank account for direct deposit or ask for a paper check when you filed. Delivering benefits electronically to a debit card, rather than printing and mailing checks, is better for Georgia's environment and saves state funds.

Your individual tax refund goes directly to your debit card account and can be used everywhere Visa® debit cards are accepted, or the money can be withdrawn.

- Freedom to shop everywhere Visa debit cards are accepted.
- No check cashing hassles or fees.
- More secure than carrying cash.



Purchase and cash access convenience

The State of Georgia Department of Revenue Individual Income Tax Refund Debit Card can be used everywhere Visa debit cards are accepted - in stores, online, and for mail and phone purchases.

- No bank fees when you use your card for a purchase from a merchant.
- Cash back, without a fee, when you make a purchase at many grocery and convenience stores.
- Cash from thousands of ATMs nationwide and from tellers at any bank or credit union that accepts Visa.

Fees may apply; however, bank fees can be avoided with careful use of your card.
There are no fees for the following:

- Purchases from merchants that accept Visa debit cards.
- ATM withdrawals at domestic Bank of America ATMs.
- Balance inquiries at ATMs.
- Online funds transfer.
- First teller cash withdrawal at any bank or credit union that accepts Visa.
- Online customer service inquiries at www.bankofamerica.com/garefund.
- Automated and live customer service inquiries.

Remember, funds are limited to the amount of your individual tax refund and are deducted for every purchase or withdrawal, so keep track of your balance.

Check your balance at www.bankofamerica.com/garefund, by calling Bank of America Customer Service at 1 877 886.3219, or at any Bank of America ATM. Please see fees below.

Zero Liability

If your debit card is lost or stolen, Bank of America will reimburse you for any unauthorized card transactions, subject to certain terms and conditions set forth in the Georgia Department of Revenue Debit Card for State Tax Refunds Deposit Agreement you receive with your debit card. These terms and conditions will be included with your Georgia Department of Revenue Individual Income Tax Refund Debit Card and should be carefully reviewed upon arrival.

Everyday purchasing power

Use your card everywhere Visa® debit cards are accepted:

- Grocery stores
- Gas stations
- Medical offices
- Retail stores
- Restaurants

Pay bills with your card:

- Utilities
- Phone
- Internet

These cards are issued by Bank of America, N.A., pursuant to a license from Visa Inc.

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Schedule of Bank Fees for Georgia Department of Revenue Debit Card for State Tax Refunds

Bank fees for Georgia Department of Revenue Debit Card for State Tax Refunds transactions will be charged to your account daily.

PURCHASE TRANSACTION FEES

Purchase at Visa merchants (signed or using PIN) - No Fee

Online, Phone, Mail Purchase, or Bill Payments - No Fee

ATM TRANSACTION FEES*

Bank of America ATM Withdrawal (in the U.S.) - No Fee

ATM Balance Inquiries** (all ATMs) - No Fee

Non-Bank of America ATM Withdrawal (in the U.S.) - \$2.00 per transaction

ATM Withdrawal (all ATMs outside the U.S.) - \$2.50 per transaction

Declined Transaction (ATM only) - \$0.75

*ATM owners may impose an additional "convenience fee" or "surcharge fee" for certain ATM transactions (a sign should be posted at the ATM to indicate additional fees); however, you will not be charged any additional convenience or surcharge fees at a Bank of America ATM. A Bank of America ATM means an ATM that prominently displays the Bank of America name and logo. An ATM Transaction Decline occurs when you request an amount greater than your balance or you incorrectly enter your PIN more than four times.

**Balance inquiries may not be available at all ATMs outside the United States.

Note: For any questions related to the above fee schedule, please call the Customer Service Center at 1 877 886.3219, 1 866 656.5913 TTY, or (423) 262.1650 (Collect, when calling outside the U.S.). For any questions regarding your income tax refund amounts, please contact the Georgia Department of Revenue.

OTHER SERVICE FEES

Online, Automated, Live, or International Customer Service Inquiry - No Fee

Cash Access (Available at financial institutions that accept Visa cards)
(Limited to available balance only)
- No Fee for first withdrawal, \$5.00 thereafter

Online Funds Transfer - No Fee

Emergency Cash Transfer (in the U.S.) - \$15.00

Card Replacement Domestic - \$5.00

Card Replacement - Express Delivery (additional charge) - \$15.00

Card Replacement (outside the U.S.) - Quote provided at time of request, as price varies by country

PIN change requests, and online or mailed account statements - No Fee

International Transaction Fee - 2% of U.S. dollar amount

Account Closure Fee - \$5.00